

**United States Bankruptcy Court
Northern District of California**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Lundbaek, Jesper	Name of Joint Debtor (Spouse) (Last, First, Middle): Lundbaek, Ronda Gae
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Ronda Gae Soucy
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-5411	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-2193
Street Address of Debtor (No. and Street, City, and State): 25 Oak Knoll Drive San Anselmo, CA <div style="text-align: right; font-size: small;">ZIP Code 94960-1118</div>	Street Address of Joint Debtor (No. and Street, City, and State): 25 Oak Knoll Drive San Anselmo, CA <div style="text-align: right; font-size: small;">ZIP Code 94960-1118</div>
County of Residence or of the Principal Place of Business: Marin	County of Residence or of the Principal Place of Business: Marin
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):	

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.

Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY										
Estimated Number of Creditors <table style="width:100%; font-size: small;"> <tr> <td><input type="checkbox"/> 1-49</td> <td><input checked="" type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> OVER 100,000</td> </tr> </table>	<input type="checkbox"/> 1-49	<input checked="" type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> OVER 100,000	
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Estimated Assets <table style="width:100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input checked="" type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input checked="" type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Estimated Liabilities <table style="width:100%; font-size: small;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input checked="" type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input checked="" type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion	
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Lundbaek, Jesper**Lundbaek, Ronda Gae****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Thomas P. Kelly III

Signature of Attorney for Debtor(s)

April 12, 2015

(Date)

Thomas P. Kelly III 230699**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**Lundbaek, Jesper
Lundbaek, Ronda Gae****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jesper LundbaekSignature of Debtor **Jesper Lundbaek****X /s/ Ronda Gae Lundbaek**Signature of Joint Debtor **Ronda Gae Lundbaek**

Telephone Number (If not represented by attorney)

April 12, 2015

Date

Signature of Attorney***X /s/ Thomas P. Kelly III**

Signature of Attorney for Debtor(s)

Thomas P. Kelly III 230699

Printed Name of Attorney for Debtor(s)

Law Offices of Thomas P. Kelly III

Firm Name

**P.O. Box 1405
Santa Rosa, CA 95402-1405**

Address

Email: tomkelly@sonic.net**707-545-8700 Fax: 707-542-3371**

Telephone Number

April 12, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jesper Lundbaek
Jesper Lundbaek

Date: April 12, 2015

Certificate Number: 06531-CAN-CC-025240287



06531-CAN-CC-025240287

CERTIFICATE OF COUNSELING

I CERTIFY that on March 24, 2015, at 10:29 o'clock AM CDT, Jesper Lundbaek received from Allen Credit and Debt Counseling Agency, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 24, 2015 By: /s/Lori A Danburg

Name: Lori A Danburg

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Ronda Gae Lundbaek
Ronda Gae Lundbaek

Date: April 12, 2015

Certificate Number: 06531-CAN-CC-025240290



06531-CAN-CC-025240290

CERTIFICATE OF COUNSELING

I CERTIFY that on March 24, 2015, at 10:29 o'clock AM CDT, Ronda G Lundbaek received from Allen Credit and Debt Counseling Agency, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Northern District of California, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 24, 2015 By: /s/Lori A Danburg

Name: Lori A Danburg

Title: Credit Counselor

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United States Bankruptcy Court
Northern District of California

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	880,000.00		
B - Personal Property	Yes	5	93,368.94		
C - Property Claimed as Exempt	Yes	4			
D - Creditors Holding Secured Claims	Yes	2		897,383.57	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		21,103.33	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	18		306,579.46	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			11,108.87
J - Current Expenditures of Individual Debtor(s)	Yes	3			9,984.00
Total Number of Sheets of ALL Schedules		40			
Total Assets			973,368.94		
Total Liabilities				1,225,066.36	

United States Bankruptcy Court
Northern District of California

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	21,103.33
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	21,103.33

State the following:

Average Income (from Schedule I, Line 12)	11,108.87
Average Expenses (from Schedule J, Line 22)	9,984.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	11,108.87

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		12,687.79
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	21,103.33	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		306,579.46
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		319,267.25

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal residence located at 25 Oak Knoll Drive, San Anselmo, California, 94960-1118, bearing assessor's parcel number 176-193-03. Purchased in 2006 for purchase price of \$1,010,000. Current value determined by appraisal performed 1/30/2015.	Fee simple	C	880,000.00	892,687.79

Sub-Total > **880,000.00** (Total of this page)

Total > **880,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on hand. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	-	150.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Westamerica business checking account bearing account number XXXXX-X8139.	-	7,100.00
		Wells Fargo personal checking account bearing account number XXXXX-X6235.	C	750.00
		Wells Fargo personal savings account bearing account number XXXXX-X6722.	C	50.00
		Westamerica money market account bearing account number XXXXX-X8147.	C	25.00
		Westamerica personal checking account bearing account number XXXXX-X8121.	C	150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods including, but not limited to, small furniture, kitchen utensils, personal effects, and other items all with value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	-	600.00
		Household appliances including, but not limited to, washer and dryer, refrigerator, stove, and microwave. All items all used, not purchased within the last two years, and have resale value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C	600.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Various books and family photographs. None with resale value over \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	-	600.00

Sub-Total > **10,025.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

Case: 15-30456 Doc# 1 Filed: 04/13/15 Entered: 04/13/15 15:55:14 Page 13 of 94

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NON E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Personal and work clothes. All items have resale value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	-	600.00
7. Furs and jewelry.		Wedding and engagement ring set. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	-	2,000.00
		Various jewelry - none with exceptional value. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C	4,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Stand up Piano - made in 1940. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance policy for Jesper Lundbaek held through Genworth Life, wife and children are beneficiaries - no cash value	C	0.00
		Term life insurance policy for Jesper Lundbaek held through North American Life, wife and children are beneficiaries - no cash value	C	0.00
		Whole life insurance policy for Ronda Lundbaek held through Hartford Life, husband and children are beneficiaries	C	4,000.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)		Educational Savings Account formed under section 529 held with John Hancock.	C	19,070.08
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401K Retirement account held through Franklin/Templeton bearing account number 6395. (ERISA qualified - not property of the estate - listed for information purposes only)	C	27,702.86
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		20% interest in Dry Water Productions. California corporation bearing California SOS id C3479039. Formed on 05/04/2012, and is 80% owned by Thomas Lundbaek, debtor's brother. Has no revenue, has no assets, and is a start-up for teh production of snowboarding equipment. To date, no sales or revenue. Bears Tax ID 46-0555475.	C	0.00

Sub-Total > **57,872.94**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

Case: 15-30456 Doc# 1 Filed: 04/13/15 Entered: 04/13/15 15:55:14 Page 14 of 94

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Account receiveable for Mill Valley Family Chiropractic. Location: Mill Valley Family Chiropractic, 591 Redwood Highway, Suite 2300, Mill Valley, California, 94941	C	10,000.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		2014 Income tax refund. Value given is estimate. Exact amount will not be known until tax return is filed in 2015.	C	1,000.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

Sub-Total > **11,000.00**
(Total of this page)

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

Case: 15-30456 Doc# 1 Filed: 04/13/15 Entered: 04/13/15 15:55:14 Page 15 of 94

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Toyota Tacoma regular cab in fair condition with mileage of 105,000. Vehicle is currently registered and insured. Value determined by online reference resources including Kelley Blue Book and NADA Vehicle Guide. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C	6,921.00
		2008 Mazda CX9 in fair condition. Registration and title held by Debtor's mother, Inger Lundbaek, but operated by co-debtor. Debtors have no ownership interest in the vehicle. (not property of the estate - listed for information purposes only)	C	0.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Office equipment for Mill Valley Family Chiropractic. Location: Mill Valley Family Chiropractic, 591 Redwood Highway, Suite 2300 Mill Valley, California, 94941	C	7,500.00
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Various family pets. Non-pedigree. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C	50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total >	14,471.00
(Total of this page)	
Total >	93,368.94

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case: 15-30456 Doc# 1 Filed: 04/13/15 Entered: 04/13/15 15:55:14 Page 16 of 94

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Telephone : 707-545-8700
3 Facsimile : 707-542-3371
Email : tomkelly@sonic.net
4
5

6 SCHEDULE B - PERSONAL PROPERTY

7 Attachment A

8 The Debtor(s) have listed the value of the assets set forth in this schedule at 100% of the fair
market value of the listed assets.
9

10 Debtor(s) have arrived at the stated values through a good faith attempt to determine the fair
market value by using the price of other items similar in condition, type, and nature to the assets
listed for sale on online auction websites, comparable items for sale at various retail merchants,
11 by consulting appraisers where necessary, and by considering the market demand for the listed
assets.
12

13 Debtor(s) reserve the right to amend the values stated for the assets listed herein as additional
relevant information becomes available.
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In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds
\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter
with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on hand. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(5)	150.00	150.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Westamerica business checking account bearing account number XXXXX-X8139.	C.C.P. § 703.140(b)(5)	7,100.00	7,100.00
Wells Fargo personal checking account bearing account number XXXXX-X6235.	C.C.P. § 703.140(b)(5)	750.00	750.00
Wells Fargo personal savings account bearing account number XXXXX-X6722.	C.C.P. § 703.140(b)(5)	50.00	50.00
Westamerica money market account bearing account number XXXXX-X8147.	C.C.P. § 703.140(b)(5)	25.00	25.00
Westamerica personal checking account bearing account number XXXXX-X8121.	C.C.P. § 703.140(b)(5)	150.00	150.00
Household Goods and Furnishings			
Household goods including, but not limited to, small furniture, kitchen utensils, personal effects, and other items all with value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(3)	600.00	600.00
Household appliances including, but not limited to, washer and dryer, refrigerator, stove, and microwave. All items all used, not purchased within the last two years, and have resale value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(3)	600.00	600.00
Books, Pictures and Other Art Objects; Collectibles			
Various books and family photographs. None with resale value over \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(3)	600.00	600.00
Wearing Apparel			
Personal and work clothes. All items have resale value of less than \$600. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(3)	600.00	600.00
Furs and Jewelry			
Wedding and engagement ring set. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(4) C.C.P. § 703.140(b)(5)	1,425.00 575.00	2,000.00
Various jewelry - none with exceptional value. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(5)	4,000.00	4,000.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Firearms and Sports, Photographic and Other Hobby Equipment			
Stand up Piano - made in 1940. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(5)	500.00	500.00
Interests in Insurance Policies			
Term life insurance policy for Jesper Lundbaek held through Genworth Life, wife and children are beneficiaries - no cash value	C.C.P. § 703.140(b)(7)	0.00	0.00
Term life insurance policy for Jesper Lundbaek held through North American Life, wife and children are beneficiaries - no cash value	C.C.P. § 703.140(b)(7)	0.00	0.00
Whole life insurance policy for Ronda Lundbaek held through Hartford Life, husband and children are beneficiaries	C.C.P. § 703.140(b)(7)	4,000.00	4,000.00
Interests in an Education IRA or under a Qualified State Tuition Plan			
Educational Savings Account formed under section 529 held with John Hancock.	11 U.S.C. 541(b)(5) & (6)	19,070.08	19,070.08
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401K Retirement account held through Franklin/Templeton bearing account number 6395. (ERISA qualified - not property of the estate - listed for information purposes only)	C.C.P. § 703.140(b)(10)(E)	27,702.86	27,702.86
Stock and Interests in Businesses			
20% interest in Dry Water Productions. California corporation bearing California SOS id C3479039. Formed on 05/04/2012, and is 80% owned by Thomas Lundbaek, debtor's brother. Has no revenue, has no assets, and is a start-up for the production of snowboarding equipment. To date, no sales or revenue. Bears Tax ID 46-0555475.	C.C.P. § 703.140(b)(5)	0.00	0.00
Accounts Receivable			
Account receivable for Mill Valley Family Chiropractic. Location: Mill Valley Family Chiropractic, 591 Redwood Highway, Suite 2300, Mill Valley, California, 94941	C.C.P. § 703.140(b)(5)	10,000.00	10,000.00
Other Liquidated Debts Owning Debtor Including Tax Refund			
2014 Income tax refund. Value given is estimate. Exact amount will not be known until tax return is filed in 2015.	C.C.P. § 703.140(b)(5)	1,000.00	1,000.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u>			
2006 Toyota Tacoma regular cab in fair condition with mileage of 105,000. Vehicle is currently registered and insured. Value determined by online reference resources including Kelley Blue Book and NADA Vehicle Guide. Location: 25 Oak Knoll Drive, San Anselmo CA 94960-1118	C.C.P. § 703.140(b)(2)	2,225.22	6,921.00
<u>Office Equipment, Furnishings and Supplies</u>			
Office equipment for Mill Valley Family Chiropractic. Location: Mill Valley Family Chiropractic, 591 Redwood Highway, Suite 2300 Mill Valley, California, 94941	C.C.P. § 703.140(b)(6)	7,500.00	7,500.00

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4
5

6 SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

7 Attachment A

8 The Debtor(s) have listed the value of the assets set forth in this schedule at 100% of the fair
market value of the listed assets.
9

10 Debtor(s) have arrived at the stated values through a good faith attempt to determine the fair
market value by using the price of other items similar in condition, type, and nature to the assets
listed for sale on online auction websites, comparable items for sale at various retail merchants,
11 by consulting appraisers where necessary, and by considering the market demand for the listed
assets.
12

13 Debtor(s) reserve the right to amend the values stated for the assets listed herein as additional
relevant information becomes available.

14 Debtor has likewise exempted 100% of the fair market value of the listed assets.
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In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx9370			Opened 4/01/06 Last Active 1/02/15 First Deed of Trust Personal residence located at 25 Oak Knoll Drive, San Anselmo, California, 94960-1118, bearing assessor's parcel number 176-193-03. Purchased in 2006 for purchase price of \$1,010,000. Current value determined by appraisal				703,342.00	0.00
Ocwen Loan Servicing Attention : Bankruptcy P.O. Box 24738 West Palm Beach, FL 33416-4738	C			Value \$ 880,000.00				
Account No. xxxxxx0005			Opened 5/01/06 Last Active 1/20/15 Car loan with promissary note 2006 Toyota Tacoma regular cab in fair condition with mileage of 105,000. Vehicle is currently registered and insured. Value determined by online reference resources including Kelley Blue Book and NADA Vehicle Guide.				4,695.78	0.00
Redwood Credit Union * Attention : Bankruptcy 3033 Cleveland Avenue Santa Rosa, CA 95403	C			Value \$ 6,921.00				
Account No. xxxx0139			2006 Second Deed of Trust Personal residence located at 25 Oak Knoll Drive, San Anselmo, California, 94960-1118, bearing assessor's parcel number 176-193-03. Purchased in 2006 for purchase price of \$1,010,000. Current value determined by appraisal			X	189,345.79	12,687.79
Third Eye Trust Attention : Bankruptcy 3333 Bowers Avenue Suite 130 Santa Clara, CA 95054	C			Value \$ 880,000.00				
Account No.								
			Value \$					
Subtotal (Total of this page)							897,383.57	12,687.79
Total (Report on Summary of Schedules)							897,383.57	12,687.79

0 continuation sheets attached

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5 SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

6 Attachment A

7 Any failure to designate a claim listed on the Debtor's Schedules as "disputed," "contingent" or
8 "unliquidated" does not constitute an admission by the Debtor that such amount is not
9 "disputed," "contingent" or "unliquidated".

10 The Debtor reserves the right to dispute, or to assert setoff rights, counterclaims or defenses to,
11 any claim reflected on its Schedules as to amount, liability or classification, or to otherwise
12 subsequently designate any claim as "disputed," "contingent" or "unliquidated".

13 Additionally, the dollar amounts of claims listed may be exclusive of contingent and additional
14 unliquidated amounts.

15 Further, the claims of individual creditors for, among other things, merchandise, goods, services,
16 or taxes are listed as the amounts entered on the Debtor's records and may not reflect credits or
17 allowances due from such creditors to the Debtor.

18 Except as otherwise agreed in accordance with a stipulation or agreed order or any other order
19 entered by the Bankruptcy Court, the Debtor reserves the rights to dispute or challenge the
20 validity, perfection or immunity from avoidance of any lien purported to be granted or perfected
21 in any specific asset to a secured creditor listed on Schedule D.

22 With respect to any type of securitized trust, the Debtor reserves the right to challenge or dispute
23 the formation of said trust and whether or not the assets in the trust were properly transferred,
24 sold, assigned and negotiated from the originators in an unbroken chain of transfers, sales,
25 assignments and negotiations to the said trusts.

26 Although the Debtor has scheduled the claims of various creditors as secured claims, the debtor
27 reserves all rights to dispute or challenge the secured nature of any such creditor's claim or the
28 characterization of the structure of any such transaction, or any document or instrument, related
29 to such creditor's claim.

30 The Debtor also reserves the right to challenge the standing of any party to assert a claim and
31 whether or not any party is the Real Party in Interest with respect to such claim.

32 In certain instances, the Debtor may be a co-obligor, co-mortgagor or guarantor with respect to
33 scheduled claims, and no claim schedule on Schedule D is intended to acknowledge claims of
34 creditors that are otherwise satisfied or discharged by other entities.

35 The descriptions provided are intended only to be a summary. Reference to the applicable credit
36 agreements and related documents is necessary for a complete description of the collateral and
37 the nature, extent and priority of any liens.

38 Nothing herein shall be deemed a modification or interpretation of the terms of such agreements.

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			2012					
Internal Revenue Service * Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612		C	Income Taxes - Federal for 2012					0.00
							4,214.67	4,214.67
Account No.			2011					
Internal Revenue Service * Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612		C	Income Taxes - Federal for 2011					0.00
							8,157.66	8,157.66
Account No. xxxxxxxxxxxxxxxxxxxxx1211			Opened 3/01/02 Last Active 1/31/15					
Navient Po Box 9500 Wilkes Barre, PA 18773		H	Student Loan					0.00
							8,731.00	8,731.00
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority ClaimsSubtotal
(Total of this page)**21,103.33**
0.00
21,103.33Total
(Report on Summary of Schedules)**21,103.33**
0.00
21,103.33

1 Thomas P. Kelly III, SBN 230699
50 Old Courthouse Square, Suite 609
2 Santa Rosa, California, 95404-4926
Telephone : 707-545-8700
3 Facsimile : 707-542-3371
Email : tomkelly@sonic.net
4

5 SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

6 Attachment A

7 Any failure to designate a claim listed on the Debtor's Schedules as "disputed," "contingent" or
8 "unliquidated" does not constitute an admission by the Debtor that such amount is not
"disputed," "contingent" or "unliquidated".
9

10 The Debtor reserves the right to dispute, or to assert setoff rights, counterclaims or defenses to,
any claim reflected on its Schedules as to amount, liability or classification, or to otherwise
subsequently designate any claim as "disputed," "contingent" or "unliquidated".
11

12 Additionally, the dollar amounts of claims listed may be exclusive of contingent and additional
unliquidated amounts.

13 Further, the claims of individual creditors for, among other things, merchandise, goods, services,
14 or taxes are listed as the amounts entered on the Debtor's records and may not reflect credits or
allowances due from such creditors to the Debtor.

15 Although the Debtor has scheduled the claims of various creditors as priority claims, the debtor
reserves all rights to dispute or challenge the priority nature of any such creditor's claim or the
16 characterization of the structure of any such transaction, or any document or instrument, related
to such creditor's claim. The Debtor also reserves the right to challenge the standing of any party
17 to assert a claim and whether or not any party is the Real Party in Interest with respect to such
claim.
18

19 The descriptions provided are intended only to be a summary. Reference to any related
documents are necessary for a complete description of the nature, extent and priority of any
liens.
20

21 Nothing herein shall be deemed a modification or interpretation of the terms and conditions of
those documents.
22
23
24
25
26
27
28

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx7283 American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355	H	Opened 5/12/05 Last Active 2/24/09 - Credit card purchases (closed)				8,612.00
Account No. American Express Attention : Bankruptcy P.O. Box 297871 Fort Lauderdale, FL 33329	C	- Notice Only				0.00
Account No. xxxxxxxxxx8931 Americas Servicing Co Po Box 10328 Des Moines, IA 50306	H	Opened 5/19/05 Last Active 3/31/08 Deed of Trust (transferred)				0.00
Account No. xxxxx9998 Asset Acceptance Attn: Bankruptcy Dept Po Box 2036 Warren, MI 48090	H	Opened 1/01/12 - Collections Agency and/or Attorney for Bank Of America				49,265.00
Subtotal (Total of this page)						57,877.00

16 continuation sheets attached

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Asset Acceptance LLC Attention : Bankruptcy P.O. Box 2039 Warren, MI 48090	C	- Collections Agency and/or Attorney				37,869.57
Account No. xxxxxxxxxxxx3349 Bank Of America Attention: Recovery Department 4161 Piedmont Pkwy. Greensboro, NC 27410	W	Opened 7/01/02 Last Active 12/31/09 - Credit card purchases				3,678.00
Account No. xxxx8401 Bank of America Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	H	Opened 5/01/05 Last Active 8/31/06 Deed of Trust (transferred)				0.00
Account No. xxxx2717 Bank of America Attn: Correspondence Unit/CA6-919-02-41 Po Box 5170 Simi Valley, CA 93062	H	Opened 1/01/04 Last Active 1/22/08 Deed of Trust (transferred)				0.00
Account No. Bank of America Attention : Bankruptcy 450 American Street Simi Valley, CA 93065-6285	C	- Notice Only				0.00
Sheet no. <u>1</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 41,547.57

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2214 Bk Of Amer Po Box 982235 El Paso, TX 79998	H	Opened 7/12/01 Last Active 10/31/09 - Credit card purchases (closed)				0.00
Account No. xxxxxxxxxxxx9428 Bk Of Amer Po Box 982235 El Paso, TX 79998	H	Opened 5/01/03 Last Active 10/08/05 - Credit card purchases (closed)				0.00
Account No. Cal Coast Credit Services Attention : Bankruptcy 2906 McBride Lane Santa Rosa, CA 95403	C	- Collections Agency and/or Attorney				805.00
Account No. xxx9235 Cal Svc Bur 100 Wood Hollow Dr Ste 2 Novato, CA 94945	W	- Collections Agency and/or Attorney for Marin General Hospital				2,421.00
Account No. xxx0586 Cal Svc Bur 100 Wood Hollow Dr Ste 2 Novato, CA 94945	W	- Collections Agency and/or Attorney for Marin General Hospital				389.00
Sheet no. <u>2</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 3,615.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxx9267 Cal Svc Bur 100 Wood Hollow Dr Ste 2 Novato, CA 94945	W	- Collections Agency and/or Attorney for Marin General Hospital				344.00
Account No. xxx0560 Cal Svc Bur 100 Wood Hollow Dr Ste 2 Novato, CA 94945	W	- Collections Agency and/or Attorney for Marin General Hospital				341.00
Account No. California Service Bureau Attention : Bankruptcy 3050 Fite Circle Suite 107 Sacramento, CA 95827	C	- Collections Agency and/or Attorney				325.42
Account No. xxxxxxxxxxxx3175 Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	W	Opened 11/01/01 Last Active 6/23/05 - Credit card purchases (closed)				0.00
Account No. Capital One Attention : Bankruptcy P.O. Box 60599 City of Industry, CA 91716-0599	C	- Notice Only				0.00
Sheet no. <u>3</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 1,010.42

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxx1474 Chase Po Box 24696 Columbus, OH 43224	H	Opened 9/01/05 Last Active 1/07/08 Deed of Trust (transferred)				0.00
Account No. xxxxxxxxxxxxxx6481 Chase Attn: Bankruptcy Dept Po Box 15298 Wilmington, DE 19850	W	Opened 4/01/98 Last Active 6/23/05 - Credit card purchases (closed)				0.00
Account No. Chase Bank Attention : Bankruptcy P.O. Box 15298 Wilmington, DE 19850	C	- Notice Only				0.00
Account No. Chase Bank Attention : Bankruptcy 201 North Walnut Street DE1-1027 Wilmington, DE 19801	C	- Notice Only				0.00
Account No. xxxxxxxxxxxxxx4398 Chase Card Po Box 15298 Wilmington, DE 19850	H	Opened 2/01/02 Last Active 8/28/05 - Credit card purchases (closed)				0.00
Sheet no. <u>4</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx0041 Chase Mtg Po Box 24696 Columbus, OH 43224		Opened 10/01/04 Last Active 10/05/06 Deed of Trust (transferred)	H					0.00
Account No. xxxxxxxx2018 Chase-pier1 Chase Card Svcs/Attn:Bankruptcy Dept Po Box 15298 Wilmington, DE 19850		Opened 11/01/00 Last Active 7/30/01 - Credit card purchases (closed)	H					0.00
Account No. xxxxxx4215 Chevron Texaco/ Citicorp Citicorp Credit Svcs/Attn:Centralized Ba Po Box 790328 Saint Louis, MO 63179		Opened 6/25/93 Last Active 3/04/08 - Credit card purchases (closed)	H					0.00
Account No. Citibank Attention : Bankruptcy P.O. Box 20507 Kansas City, MO 64195		- Credit card purchases	C					1,500.00
Account No. Citibank Attention : Bankruptcy P.O. Box 769004 San Antonio, TX 78245		- Notice Only	C					0.00
Sheet no. 5 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims								Subtotal (Total of this page) 1,500.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Citibank Attention : Bankruptcy P.O. Box 20507 Kansas City, MO 64195	C	- Notice Only				0.00
Account No. Citibank Attention : Bankruptcy P.O. Box 769004 San Antonio, TX 78245	C	- Notice Only				0.00
Account No. xxxxxxxxxxxx3627 Comenity Bank/Ann Taylor Attention: Bankruptcy Po Box 182686 Columbus, OH 43218	W	Opened 11/01/06 Last Active 10/18/09 - Credit card purchases (closed)				0.00
Account No. Convergent Outsourcing Inc Attention : Bankruptcy 800 SW 39th Street Renton, WA 98057	C	- Collections Agency and/or Attorney				447.42
Account No. Credit Solutions Corporation Attention : Bankruptcy 5454 Ruffin Rd Suite 200 San Diego, CA 92123	C	- Collections Agency and/or Attorney				12,531.00
Sheet no. <u>6</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,978.42

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Department of Motor Vehicles Attention : Bankruptcy P.O. Box 942894 Sacramento, CA 94294-0894	C		- Notice Only			0.00
Account No.						
Department of the Treasury Attention : Bankruptcy 1500 Pennsylvania Avenue, NW ☐☐ Washington, DC 20220	C		- Notice Only			0.00
Account No. xxxxxxxxxxxx7584						
GEGRB/Banana Republic Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	W		Opened 1/28/05 Last Active 9/16/09 - Credit card purchases (closed)			0.00
Account No. xxxxxxxxxxxx3503						
GEGRB/Chevron Attention: Bankruptcy Po Box 103104 Roswell, GA 30076	H		Opened 6/25/93 Last Active 6/07/09 - Credit card purchases (closed)			0.00
Account No. xxxxxxxx8001						
IC System Attn: Bankruptcy 444 Highway 96 East; Po Box 64378 St. Paul, MN 55164	H		Opened 5/01/13 - Collections Agency and/or Attorney for AT&T			202.00
Sheet no. <u>7</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						202.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2010 Income Taxes - Federal for 2010						456.16
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2009 Income Taxes - Federal for 2009						11,999.73
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2008 Income Taxes - Federal for 2008						22,722.86
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2007 Income Taxes - Federal for 2007						40,470.69
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2006 Income Taxes - Federal for 2006						16,189.95
Sheet no. <u>8</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims <div style="text-align: right;"> Subtotal (Total of this page) </div>								91,839.39

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Internal Revenue Service Attention : Bankruptcy Mail Stop 1400S 1301 Clay Street Oakland, CA 94612	C	2005 Income Taxes - Federal for 2005						6,596.35
Account No. J. Crew Attention : Bankruptcy c/o Comenity Bank PO Box 182273 Columbus, OH 43218-2273	C	- Credit card purchases (closed)						0.00
Account No. xxxxxxxxxxxx7686 J.Jill Credit Comenity Bank Po Box 182125, Attn: Bankruptcy Columbus, OH 43218	W	Opened 3/01/04 Last Active 10/15/09 - Credit card purchases						683.00
Account No. Jacob Collections Group Attention : Bankruptcy 2623 West Oxford Loop Oxford, MS 38655	C	- Collections Agency and/or Attorney						768.69
Account No. Marin General Hospital Attention : Bankruptcy 300A Drake's Landing Suite 130 Greenbrae, CA 94904	C	Medical treatment						2,300.00
Sheet no. <u>9</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)				10,348.04

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxx0066 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	W	Opened 10/01/13 - Collections Agency and/or Attorney for Webbank				3,163.00
Account No. xxxxxx9329 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		Opened 10/01/13 - Collections Agency and/or Attorney for Citibank South Dakota N.A.				792.00
Account No. xxxxxx2186 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		Opened 11/01/11 - Collections Agency and/or Attorney for Target National Bank				698.00
Account No. xxxxxx5922 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		Opened 10/01/13 - Collections Agency and/or Attorney for Nordstrom Bank				665.00
Account No. xxxxxx2061 National City Bank Po Box 94982 Cleveland, OH 44101	H	Opened 4/01/06 Last Active 8/03/06 Deed of Trust (transferred)				0.00
Sheet no. <u>10</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 5,318.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Natonwide Credit Inc. Attention : Bankruptcy 2002 Summit Boulevard Suite 600 Atlanta, GA 30319	C	- Collections Agency and/or Attorney				8,612.00
Account No. NCCS Inc. Attention : Bankruptcy P.O. Box 670 Santa Rosa, CA 95402	C	- Collections Agency and/or Attorney				50,700.54
Account No. xxxxxx2140 Nordstrom FSB Attention: Account Services Po Box 6566 Englewood, CO 80155	W	Opened 2/07/07 Last Active 10/15/09 - Credit card purchases (closed)				0.00
Account No. xxxxx2850 Ocwen Loan Servicing Attention : Bankruptcy 1100 Virginia Drive, Suite 175 Fort Washington, PA 19034	H	Opened 4/14/06 Last Active 8/31/11 Deed of Trust (transferred)				0.00
Account No. xxxxxxxxxxxxx2195 Pnc Bank Na Po Box 3180 Pittsburgh, PA 15230	H	Opened 8/02/06 Last Active 5/31/12 Second Deed of Trust (transferred)				0.00
Sheet no. <u>11</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 59,312.54

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. xxxxxxxxxxxx2170 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541	W	Opened 12/01/10 - Collections Agency and/or Attorney for Ge Money Bank				1,150.00
Account No. xxxxxxxxxxxx3984 Portfolio Recovery Attn: Bankruptcy Po Box 41067 Norfolk, VA 23541		Opened 10/01/11 - Collections Agency and/or Attorney for World Financial Network Bank				333.00
Account No. Redwood Credit Union Attention : Bankruptcy 3033 Cleveland Avenue Santa Rosa, CA 95403	C	Litigation in the matter of Redwood Credit Union vs. Lunbaek, CV-1302903, Marin County Superior Court				4,508.00
Account No. xxxxxx0003 Redwood Credit Union Po Box 6104 Santa Rosa, CA 95406	H	Opened 3/01/04 Last Active 12/30/09 Automobile Repossession				12,531.00
Account No. xxxxxx0004 Redwood Credit Union Po Box 6104 Santa Rosa, CA 95406	H	Opened 9/01/05 Last Active 1/05/15 - Credit card purchases				2,296.00
Sheet no. 12 of 16 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 20,818.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. RJM Aquisitions LLC Attention : Bankruptcy 575 Underhill Blvd Suite 224 Syosset, NY 11791	C	- Collections Agency and/or Attorney				0.00	
Account No. Sears Sears/CBSD Attention : Bankruptcy P.O. Box 6189 Sioux Falls, SD 57117	C	- Notice Only				0.00	
Account No. xxxxxxxxxxxx2266 Sears/cbna 133200 Smith Rd Cleveland, OH 44130	H	Opened 5/12/06 Last Active 2/04/07 - Credit card purchases (closed)				0.00	
Account No. xxxxxxxxxxxx5286 Sears/cbna Po Box 6497 Sioux Falls, SD 57117	H	Opened 7/01/98 Last Active 7/16/08 - Credit card purchases (closed)				0.00	
Account No. xx xx. xxxxxxxx65-14 Special Default Services, Inc. Attention : Bankruptcy 17100 Gillette Avenue Irvine, CA 92614	C	- Notice Only				0.00	
Sheet no. <u>13</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)	0.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. State of California Franchise Tax Board Attention : Bankruptcy P.O. Box 419001 Rancho Cordova, CA 95741-9001	C	- Notice Only				0.00	
Account No. State of California Employment Development Department Attention : Bankruptcy MIC 92# Sacramento, CA 94280	C	- Notice Only				0.00	
Account No. xxxxxxxxxxxx2170 Syncb/gap Po Box 965005 Orlando, FL 32896	W	Opened 11/09/04 Last Active 9/19/09 - Credit card purchases (closed)				0.00	
Account No. Target Attention : Bankruptcy P.O. Box 59317 Minneapolis, MN 55449-0317	C	- Notice Only				0.00	
Account No. xxxxx5541 Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440	W	Opened 5/18/06 Last Active 9/17/09 - Credit card purchases (closed)				0.00	
Sheet no. <u>14</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 0.00	

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E	D E B T O R	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			- Notice Only				
Volkswagen VW Credit Inc. Attention : Bankruptcy 3800 Hamlin Road Aubrun Hills, MI 48325		C					0.00
Account No. xxxxx6664			Opened 9/01/02 Last Active 8/15/05 Automobile Lease (closed)				
Volkswagon Credit Inc National Bankruptcy Services 9441 Lbj Freeway, Suite 250 Dallas, TX 75241		W					0.00
Account No. xxxxxxxxxx0246			Opened 10/01/02 Last Active 4/11/05 Deed of Trust (transferred)				
Wachovia Mortgage/World Savings and Loan Attn: Bankruptcy Dept.(T7419-015) Po Box 659558 San Antonio, TX 78265		H					0.00
Account No.			- Notice Only				
Wells Fargo Bank Wells Fargo Financial Attention : Bankruptcy 4137 121st Street Urbendale, IA 50323		C					0.00
Account No.			- Notice Only				
Wells Fargo Bank Wells Fargo Home Mortgage Attention : Bankruptcy P.O. Box 10335 Des Moines, IA 50306		C					0.00
<div style="display: flex; justify-content: space-between;"> Sheet no. <u>15</u> of <u>16</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page) </div>							0.00

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
Wells Fargo Bank Wells Fargo Bank NA Attention : Bankruptcy P.O. Box 5058 Portland, OR 97208-5058	C		- Notice Only			0.00
Account No. xxxxxxxxxxx-xx3-984						
World Financial Network National Bank * Attention : Bankruptcy P.O. Box 182124 Columbus, OH 43218	C		- Collections Agency and/or Attorney			213.08
Account No.						
Account No.						
Account No.						

Sheet no. 16 of 16 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page)

213.08

Total
(Report on Summary of Schedules)

306,579.46

1 Thomas P. Kelly III, SBN 230699
50 Old Courthouse Square, Suite 609
2 Santa Rosa, California, 95404-4926
Telephone : 707-545-8700
3 Facsimile : 707-542-3371
Email : tomkelly@sonic.net
4

5 SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

6 Attachment A

7 FDCPA Dispute notice and Request For Statutory Disclosure:

8 Debtor, according to 15 U.S.C. §§ 1692g and 1692e, disputes the total amount of the debt to the
9 extent it includes late fees, late charges, over the limit fees, penalty interest fees, check-by-phone
10 fees, and other similar fees and charges, and in connection with any proof of claim filed in this
case the debtor demands that any creditor or the representative of creditor to provide written
notice containing:

- 11 (1) The amount of the debt, including principal and interest.
12 (2) The name of the original creditor to whom the debt is owed and the original account
number.
13 (3) A copy of the application for credit or original credit agreement.
14 (4) A copy of each of the last 6 monthly billing statements.
(5) A complete itemized life of loan transactional history transaction history.

15 Please note that the debtor reserves the right to object to any Proof of Claim filed without this
16 information and otherwise not consistent with Rule 3001(c) of the Rules of Bankruptcy
Procedure.
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In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Hoffman Development 591 Redwood Highway Mill Valley, CA 94941	Lease fo commercial space for Mill Valley Family Chiropractic located at 591 Redwood Highway, Suite 2300. \$4200/month.

In re **Jesper Lundbaek,
Ronda Gae Lundbaek**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Fill in this information to identify your case:

Debtor 1 Jesper Lundbaek

Debtor 2 Ronda Gae Lundbaek
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number _____
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
- ☐ Not employed

Chiropractor

Self

Mill Valley Family Chiropractic
591 Redwood Highway, Suite
2300
Mill Valley, CA 94941

How long employed there?

20 years

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Sales

Coronet Lighting & Lexmark
Carpeting

16210 Avalon Boulevard
Gardena, CA 90247

8 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>3,484.87</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>3,484.87</u>

Debtor 1 **Jesper Lundbaek**
Debtor 2 **Ronda Gae Lundbaek**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	4. \$ <u>0.00</u>	\$ <u>3,484.87</u>	
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>0.00</u>	\$ <u>0.00</u>	
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>	
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>	
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>	
5e. Insurance	5e. \$ <u>0.00</u>	\$ <u>0.00</u>	
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>	
5g. Union dues	5g. \$ <u>0.00</u>	\$ <u>0.00</u>	
5h. Other deductions. Specify: _____	5h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>	
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <u>0.00</u>	\$ <u>0.00</u>	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>0.00</u>	\$ <u>3,484.87</u>	
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>7,624.00</u>	\$ <u>0.00</u>	
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>	
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>0.00</u>	
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>	
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>0.00</u>	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>	
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>	
8h. Other monthly income. Specify: _____	8h.+ \$ <u>0.00</u>	+ \$ <u>0.00</u>	
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <u>7,624.00</u>	\$ <u>0.00</u>	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <u>7,624.00</u> + \$ <u>3,484.87</u> = \$ <u>11,108.87</u>		
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____	11. +\$ <u>0.00</u>		
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <u>11,108.87</u>		Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: _____			

Fill in this information to identify your case:

Debtor 1 Jesper Lundbaek

Debtor 2 Ronda Gae Lundbaek
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN DISTRICT OF CALIFORNIA

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

11

☐ No

☒ Yes

Daughter

11

☐ No

☒ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,331.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 83.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 30.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 331.00

Debtor 1 **Jesper Lundbaek**
Debtor 2 **Ronda Gae Lundbaek**

Case number (if known) _____

6. **Utilities:**

6a. Electricity, heat, natural gas	6a. \$	<u>440.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>80.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>0.00</u>
6d. Other. Specify: <u>Cellular Phone Service</u>	6d. \$	<u>240.00</u>
<u>Cable Television Service</u>	\$	<u>140.00</u>

7. **Food and housekeeping supplies**

7. \$ 831.00

8. **Childcare and children's education costs**

8. \$ 450.00

9. **Clothing, laundry, and dry cleaning**

9. \$ 311.00

10. **Personal care products and services**

10. \$ 67.00

11. **Medical and dental expenses**

11. \$ 440.00

12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ 306.00

13. **Entertainment, clubs, recreation, newspapers, magazines, and books**

13. \$ 150.00

14. **Charitable contributions and religious donations**

14. \$ 100.00

15. **Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ 120.00

15b. Health insurance 15b. \$ 456.00

15c. Vehicle insurance 15c. \$ 87.00

15d. Other insurance. Specify: Health insurance for children (added to parents policy) 15d. \$ 52.00

16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____

16. \$ 0.00

17. **Installment or lease payments:**

17a. Car payments for Vehicle 1 17a. \$ 389.00

17b. Car payments for Vehicle 2 17b. \$ 0.00

17c. Other. Specify: Payment for mother's vehicle paid by debtors 17c. \$ 400.00

17d. Other. Specify: _____ 17d. \$ 0.00

18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).**

18. \$ 0.00

19. **Other payments you make to support others who do not live with you.**

\$ 0.00

Specify: _____

20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property 20a. \$ 0.00

20b. Real estate taxes 20b. \$ 0.00

20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00

20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00

20e. Homeowner's association or condominium dues 20e. \$ 0.00

21. **Other:** Specify: _____ 21. +\$ 0.00

22. **Your monthly expenses.** Add lines 4 through 21.

22. \$ 9,984.00

The result is your monthly expenses.

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 11,108.87

23b. Copy your monthly expenses from line 22 above. 23b. -\$ 9,984.00

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*. 23c. \$ 1,124.87

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

Debtor and co-debtor anticipate an increase in medical expenses. One of debtor's daughters will need orthopedic surgical treatment in the next year. Amount is not yet known.

Debtor will likely need to move his chiropractic practice in the next year as the current business lease is expiring soon, and this will incur substantial moving expenses.

1 Thomas P. Kelly III, SBN 230699
50 Old Courthouse Square, Suite 609
2 Santa Rosa, California, 95404-4926
Telephone : 707-545-8700
3 Facsimile : 707-542-3371
Email : tomkelly@sonic.net
4

5 SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

6 Attachment A

7 Debtor(s) may or may not have claimed expenses for the categories set forth in the National
8 Standards, as derived from the Bureau of Labor Statistics (BLS) and the Consumer Expenditure
Survey (CES), as published by the Internal Revenue Service, as adopted by the United States
9 Trustee Program, and as authorized by 11 U.S.C. § 707(b)(2)(A)(ii).
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**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.

Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **42** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **April 12, 2015**

Signature **/s/ Jesper Lundbaek**
Jesper Lundbaek
Debtor

Date **April 12, 2015**

Signature **/s/ Ronda Gae Lundbaek**
Ronda Gae Lundbaek
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.

Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$52,291.93	2015 YTD gross debtor earnings from operation of business - Mill Valley Family Chiropractic.
\$8,547.55	2015 YTD co-debtor earnings from employment.
\$241,290.00	2014 gross debtor earnings from operation of business - Mill Valley Family Chiropractic.
\$43,335.00	2014 co-debtor earnings from employment.
\$224,446.00	2013 gross debtor earnings from operation of business - Mill Valley Family Chiropractic.
\$28,606.00	2013 co-debtor earnings from employment.

2. Income other than from employment or operation of business

None

- ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
\$46.00

SOURCE
2013 Interest received

3. Payments to creditors

None

☒ **Complete a. or b., as appropriate, and c.**

- a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

- ☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

- ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Redwood Credit Union vs. Lundbaek, CV-1302903	Collections Action	Superior Court of the State of California, County of Marin	Settled

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Redwood Credit Union * Attention : Bankruptcy 3033 Cleveland Avenue Santa Rosa, CA 95403	2010	Repossession of leased Volksagen vehicle
Redwood Credit Union * Attention : Bankruptcy 3033 Cleveland Avenue Santa Rosa, CA 95403	2010	reposession of BMW vehicle
Chase Bank * Attention : Bankruptcy P.O. Box 15298 Wilmington, DE 19850	2009	Foreclosure of former residence located at 5 Lincoln Park, San Anselmo, California.

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
None <input checked="" type="checkbox"/> b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Thomas P. Kelly III 50 Old Courthouse Square Suite 609 Santa Rosa, CA 95404-4926	3/31/2015	\$2500.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Redwood Credit Union * Attention : Bankruptcy 3033 Cleveland Avenue Santa Rosa, CA 95403	Personal savings account bearing account number XXXX7658. Zero balance.	February 2014.

12. Safe deposit boxes

None

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None

- ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Inger Lundbaek	2008 Mazda CX9 in fair condition. Registration and title held by Debtor's mother, but operated by co-debtor. Debtors have no ownership interest. (not property of the estate - listed for information purposes only)	Debtor's Residence

15. Prior address of debtor

None

- ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
5 Lincoln Park, San Anselmo, California	Jesper Lundbaek Ronda Gae Lundbaek	2006 to 2009

16. Spouses and Former Spouses

None

- ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Mill Valley Family Chiropractic	XXXXX6462	591 Redwood Highway Suite 2300 Mill Valley, CA 94941	Chiropractic Services	1994-present

7

- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

Jesper Lundbaek
591 Redwood Highway, Suite 2300
Mill Valley, CA 94941

DATES SERVICES RENDERED

1994 to present. Records kept by Debtor
in quickbooks.

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
 (Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
 RECORDS

21 . Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

8

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 12, 2015

Signature /s/ Jesper Lundbaek
Jesper Lundbaek
 Debtor

Date April 12, 2015

Signature /s/ Ronda Gae Lundbaek
Ronda Gae Lundbaek
 Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.
Chapter

13

**RIGHTS AND RESPONSIBILITIES OF CHAPTER 13
DEBTORS AND THEIR ATTORNEYS**

It is important for debtors who file a bankruptcy case under Chapter 13 to understand their rights and responsibilities. It is also important that the debtors know what their attorney's responsibilities are, and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. In order to assure that debtors and their attorney understand their rights and responsibilities in the bankruptcy process, the following guidelines provided by the court are hereby agreed to by the debtors and their attorneys. Unless the Court orders otherwise,

I. BEFORE THE CASE IS FILED

A. The debtor agrees to:

1. Provide the attorney with accurate financial information concerning income and expenses, and assets and liabilities.
2. Discuss with the attorney the debtor's objectives in filing the case.

B. The attorney agrees to perform the following "Basic Services":

1. Meet with the debtor to review the debtor's assets, liabilities, income, and expenses.
2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, discuss both procedures with the debtor, and answer the debtor's questions.
3. Advise the debtor of the requirement (and procedures involved) for obtaining a credit counseling certificate and completing the debtor financial management course.
4. Advise the debtor of the requirement for providing documentation on income and tax return filings.
5. Explain what payments will be made directly by the debtor and what payments will be made through the debtor's Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, as well as any other claims which accrue interest.
6. Explain to the debtor how, when, and where to make the Chapter 13 plan payments.
7. Explain to the debtor how the attorney's fees and trustee's fees are paid and provide an executed copy of this document to the debtor.
8. Explain to the debtor that the first plan payment must be made to the Trustee within 30 days of the date the plan is filed.
9. Advise the debtor of the requirement to attend the 341 Meeting of Creditors, and instruct the debtor as to the date, time and place of the meeting.
10. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on vehicles securing loans or leases.
11. Timely prepare and file the debtor's petition, plan, statements and schedules.

II. AFTER THE CASE IS FILED

A. The debtor agrees to:

1. Keep the Chapter 13 trustee and attorney informed of the debtor's address, e-mail address and telephone number.
2. Inform the attorney of any wage garnishments or attachments of assets which occur or continue after the filing of the case.
3. Inform the attorney promptly if the debtor loses his/her job or has other financial problems.
4. Inform the attorney if the debtor is sued during the case.
5. Inform the attorney if any tax refunds the debtor is entitled to are seized or not returned to the debtor by the IRS or Franchise Tax Board.
6. Inform the attorney before buying, refinancing, or selling real property or before entering into any long-term loan agreements, to find out what approvals are required.
7. Pay directly to the attorney any filing fees and expenses that may be incurred.
8. Inform the attorney about any loan modification applications, including requests for additional documents, and the grant or denial or other action on any such application.

B. The attorney agrees to provide the following "Basic Services":

1. Appear at the 341 Meeting of Creditors with the debtor.
2. Respond to objections to plan confirmation, and where necessary, prepare an amended plan.
3. Prepare, file, and serve necessary modifications to the plan which may include suspending, lowering, or increasing plan payments
4. Prepare, file, and serve necessary amended statements and schedules, in accordance with information provided by the debtor.
5. Prepare, file, and serve necessary motions to sell or refinance real property when appropriate.
6. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor.
7. Represent the debtor in motions for relief from stay.
8. Represent the debtor in motions to dismiss or convert.
9. Where appropriate, prepare, file, and serve necessary motions to avoid liens on real or personal property.
10. Review debtor's annual reports.
11. Monitor debtors' submission of annual tax returns to Chapter 13 trustee.
12. Respond to continuing creditor inquiries.
13. Maintain contact with debtors regarding changes in financial situations during Chapter 13 case.
14. Assist with and ensure debtor's submission of appropriate declarations and other requirements for obtaining discharge.
15. In connection with any of debtor(s)' loan modification applications, keep the Chapter 13 trustee up to date and amend the Chapter 13 plan as appropriate.
16. Provide such other legal services as are necessary for the administration of the present case before the Bankruptcy Court.

III. GUIDELINE FEES

The "Guidelines for Payment of Attorney's Fees in Chapter 13 Cases" (Effective April 1, 2014) for the San Francisco Division provide for maximum initial fees in the following amounts:

\$4,000 for Basic Services; and an additional:

\$850 if the case involves real property claims;

\$500 for each additional parcel of real property with an encumbrance of at least \$10,000;

\$700 if the case involves unfiled tax returns or objections to claims of taxing agencies;

\$500 if the case involves vehicle loans or leases;

\$1,800 if the case involves an operating business;

\$300 if the debtor has twenty-five or more creditors;
\$800 if the case involves domestic support claims;
\$300 if the case involves student loans;
\$500 if the case involves Motions to Extend Stay;
\$600 if the case involves Motions to Avoid Lien as to Personal Property;
\$1,250 if the case involves Motions To Avoid Lien as to Real Property, in which case Counsel's fee under this provision includes final disposition of the lien following completion of a confirmed plan.

Additional fees for services rendered may be automatically approved upon application by Counsel, without requiring the submission of time records and without a hearing, as follows:

- (a) Plan modifications filed after one year from the petition date: **\$400**;
- (b) Permission to resell or refinance real property (unless the order confirming the plan permits sale or refinance without an order of the court), or for one or more motions to avoid judicial lien(s):
 - i. Not requiring court hearing: **\$300**;
 - ii. Requiring court hearing: **\$400**;
- (c) New motions for relief from automatic stay, excluding unopposed motions, filed after one year from the petition date:
 - i. Regarding personal property: **\$400**;
 - ii. Regarding real property: **\$700**;
- (d) Motions to dismiss, convert, or reconvert (excluding Chapter 13 Trustee's motions to dismiss regarding plan payments and also excluding unopposed motions): **\$450**;
- (e) Assistance with preparation of tax returns: **\$200**;
- (f) Motions for plan modifications filed by the Chapter 13 Trustee more than one year after the petition date based on trustee's review of post-confirmation income, excluding unopposed motions: **\$400**;
- (g) Chapter 13 Trustee's motions to dismiss regarding plan payments filed more than one year after the petition date, but only if Counsel appears at the hearing, the motion is later withdrawn and the Debtor has not filed a motion to modify the plan: **\$200**.

IV. ADDITIONAL FEES

Absent unexpected and unusual circumstances, the Guideline Fees described in Part III are intended to be the only allowed compensation for all those services the attorney agrees to perform under Parts I and II, above. An attorney who seeks fees in excess of the Guideline Fees agrees to apply to the court for approval of such fees and costs, attaching a supporting declaration (with time records) justifying that those fees and costs are merited and have not been compensated through the amounts previously ordered. Reimbursement of advanced court fees shall be awarded independently of other fees and costs. Fees shall be paid through the plan unless otherwise ordered. The attorney may not receive fees directly from the debtor other than the initial retainer.

If the debtor disputes the legal services provided or the fees charged by the attorney, an objection may be filed with the court and the matter set for hearing. The attorney may move to withdraw, or the client may discharge the attorney, at any time.

Dated:
April 12, 2015

/s/ Jesper Lundbaek
Jesper Lundbaek
Debtor

Dated:

April 12, 2015

/s/ Ronda Gae Lundbaek

Ronda Gae Lundbaek

Debtor

Dated:

April 12, 2015

/s/ Thomas P. Kelly III

Thomas P. Kelly III 230699

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA**

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

United States Bankruptcy Court
Northern District of California

In re	Jesper Lundbaek Ronda Gae Lundbaek	Case No.	
	Debtor(s)	Chapter	13

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jesper Lundbaek
Ronda Gae Lundbaek
 Printed Name(s) of Debtor(s)

X	/s/ Jesper Lundbaek	April 12, 2015
	Signature of Debtor	Date

Case No. (if known) _____

X	/s/ Ronda Gae Lundbaek	April 12, 2015
	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

**United States Bankruptcy Court
Northern District of California**

In re **Jesper Lundbaek
Ronda Gae Lundbaek**

Debtor(s)

Case No.
Chapter

13

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of 26 sheets, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

Date: **April 12, 2015**

/s/ Thomas P. Kelly III

Signature of Attorney

Thomas P. Kelly III 230699

Law Offices of Thomas P. Kelly III

P.O. Box 1405

Santa Rosa, CA 95402-1405

707-545-8700 Fax: 707-542-3371

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

American Express
Attention : Bankruptcy
P.O. Box 297871
Fort Lauderdale, FL 33329

American Express 001
c/o Becket and Lee LLP
Attention : Bankruptcy
P.O. Box 3001
Malvern, PA 19355

American Express 002
Attention : Bankruptcy
P.O. Box 360001
Fort Lauderdale, FL 33336

American Express 003
Attention : Bankruptcy
200 Vesey Street
50th Floor
New York, NY 10285

American Express 004
Attention : Bankruptcy
P.O. Box 0001
Los Angeles, CA 90096-8000

American Express 005
Attention : Bankruptcy
P.O. Box 297858
Fort Lauderdale, FL 33329

American Express 006
American Express Special Research
Attention : Bankruptcy
P.O. Box 981540
El Paso, TX 79998

Americas Servicing Co
Po Box 10328
Des Moines, IA 50306

Asset Acceptance
Attn: Bankruptcy Dept
Po Box 2036
Warren, MI 48090

Asset Acceptance LLC
Attention : Bankruptcy
P.O. Box 2039
Warren, MI 48090

Asset Acceptance LLC
Attention : Bankruptcy
P.O. Box 2036
Warren, MI 48090

Asset Acceptance LLC
c/o ANN K. MERRILL Esq.
2151 SALVIO STREET
SUITE W
Concord, CA 94520

Bank Of America
Attention: Recovery Department
4161 Piedmont Pkwy.
Greensboro, NC 27410

Bank of America
Attn: Correspondence Unit/CA6-919-02-41
Po Box 5170
Simi Valley, CA 93062

Bank of America
Attention : Bankruptcy
450 American Street
Simi Valley, CA 93065-6285

Bank of America 013
Attention : Bankruptcy
P.O. Box 982238
El Paso, TX 79998

Bank of America 014
Attention : Bankruptcy
P.O. Box 301200
Los Angeles, CA 90030-1200

Bank of America 015
Attention : Bankruptcy
P.O. Box 15019
Wilmington, DE 19886

Bank of America 017
Attention : Bankruptcy
5401 North Beach Street
Fort Worth, TX 76137-2733

Bank of America 018
Attention : Bankruptcy
P.O. Box 515503
Los Angeles, CA 90051

Bank of America 019
Attention : Bankruptcy
P.O. Box 5170
Simi Valley, CA 93062-5170

Bank of America 020
Fleet Bankcard
Attention : Bankruptcy
P.O. Box 26012
Greensboro, NC 27420

Bk Of Amer
Po Box 982235
El Paso, TX 79998

CA Credit Solutions
Attention : Bankruptcy
5454 Ruffin Rd Suite 200
San Diego, CA 92123

Cal Coast Credit Services
Attention : Bankruptcy
2906 McBride Lane
Santa Rosa, CA 95403

Cal Svc Bur
100 Wood Hollow Dr Ste 2
Novato, CA 94945

California Service Bureau
Attention : Bankruptcy
3050 Fite Circle
Suite 107
Sacramento, CA 95827

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130

Capital One
Attention : Bankruptcy
P.O. Box 60599
City of Industry, CA 91716-0599

Capital One 011
C/O American Infosource
Attention : Bankruptcy
P.O. Box 54529
Oklahoma City, OK 73154-4529

Capital One 012
Capital One Bank (USA) N.A.
Attention : Bankruptcy
P.O. Box 30285
Salt Lake City, UT 84130

Capital One 013
Attention : Bankruptcy
P.O. Box 4539
Houston, TX 77210

Chase
Po Box 24696
Columbus, OH 43224

Chase
Attn: Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Chase Bank
Attention : Bankruptcy
P.O. Box 15298
Wilmington, DE 19850

Chase Bank
Attention : Bankruptcy
201 North Walnut Street
DE1-1027
Wilmington, DE 19801

Chase Bank 003
Attention : Bankruptcy
P.O. Box 15153
Wilmington, DE 19886

Chase Bank 005
Washington Mutual Credit Cards
Attention : Bankruptcy
P.O. Box 660487
Dallas, TX 75266

Chase Bank 006
Attention : Bankruptcy
P.O. Box 15548
Wilmington, DE 19886-5548

Chase Bank 007
Attention : Bankruptcy
2500 Westfield Drive
Elgin, IL 60123

Chase Bank 008
Attention : Bankruptcy
P.O. Box 24696
Columbus, OH 43224

Chase Bank 009
Attention : Bankruptcy
OH1-1188
340 South Cleveland Avenue, Bldg 370
Westerville, OH 43081

Chase Bank 010
Attention : Bankruptcy
3990 South Babcock Street
Melbourne, FL 32901

Chase Bank 011
Attention : Bankruptcy
P.O. Box 94014
Palatine, IL 60094-4014

Chase Bank 012
Attention : Bankruptcy
800 Brooksedge Boulevard
Westerville, OH 43081-2822

Chase Bank 013
Attention : Bankruptcy
300 South Grand Avenue
4th Floor
Los Angeles, CA 90071

Chase Bank 014
Attention : Bankruptcy
270 Park Avenue
New York, NY 10017

Chase Bank 015
Attention : Bankruptcy
1111 Polaris Parkway
Columbus, OH 43240

Chase Bank 016
First USA Bank
Attention : Bankruptcy
P.O. Box 15298
Wilmington, DE 19850

Chase Bank 019
Washington Mutual Mortgage/ Chase
Attention : Bankruptcy JAXA 2035
7255 Bay Meadows Way
Jacksonville, FL 32256-6851

Chase Card
Po Box 15298
Wilmington, DE 19850

Chase Mtg
Po Box 24696
Columbus, OH 43224

Chase-pier1
Chase Card Svcs/Attn:Bankruptcy Dept
Po Box 15298
Wilmington, DE 19850

Chevron Texaco/ Citicorp
Citicorp Credit Svcs/Attn:Centralized Ba
Po Box 790328
Saint Louis, MO 63179

Citibank
Attention : Bankruptcy
P.O. Box 20507
Kansas City, MO 64195

Citibank
Attention : Bankruptcy
P.O. Box 769004
San Antonio, TX 78245

Citibank 001
Attention : Bankruptcy
P.O. Box 6241
Sioux Falls, SD 57117-6241

Citibank 003
Processing Center
Attention : Bankruptcy
Des Moines, IA 50363-0001

Citibank 004
Attention : Bankruptcy
P.O. Box 6497
Sioux Falls, SD 57117

Citibank 006
Attention : Bankruptcy
P.O. Box 688923
Des Moines, IA 50363-0001

Citibank 007
Shell/Citi
Attention : Bankruptcy
P.O. Box 6497
Sioux Falls, SD 57117

Citibank 009
Attention : Bankruptcy
P.O. Box 653095
Sioux Falls, TX 75256-0370

Citibank 010
Attention : Bankruptcy
CCU Mail Code 2236
701 East 60th Street North
Sioux Falls, SD 57117

Citibank 011
Attention : Bankruptcy
P.O. Box 6500
Sioux Falls, SD 57117-6500

Citibank 012
Attention : Bankruptcy
P.O. Box 20363
Kansas City, MO 64195

Citibank 013
Attention : Bankruptcy
P.O. Box 183172
Columbus, OH 43218

Citibank 014
Attention : Bankruptcy
300 Saint Paul Place
Baltimore, MD 21202-2120

Citibank 015
Attention : Bankruptcy
P.O. Box 70918
Charlotte, NC 28272

Comenity Bank/Ann Taylor
Attention: Bankruptcy
Po Box 182686
Columbus, OH 43218

Convergent Outsourcing Inc
Attention : Bankruptcy
800 SW 39th Street
Renton, WA 98057

Convergent Outsourcing Inc
Attention : Bankruptcy
P.O. Box 9004
Renton, WA 98057

Convergent Outsourcing Inc
Attention : Bankruptcy
ATERS001
P.O. Box 1022
Wixom, MI 48393-1022

Credit Solutions Corp of CA
Attention : Bankruptcy
5454 Ruffin Rd Suite 200
San Diego, CA 92123

Credit Solutions Corporation
Attention : Bankruptcy
5454 Ruffin Rd Suite 200
San Diego, CA 92123

Department of Motor Vehicles
Attention : Bankruptcy
P.O. Box 942894
Sacramento, CA 94294-0894

Department of Motor Vehicles 001
Collections MS-L224
Attention : Bankruptcy
P.O. Box 932342
Sacramento, CA 94294-0894

Department of the Treasury
Attention : Bankruptcy
1500 Pennsylvania Avenue, NW ☐☐
Washington, DC 20220

GEICB/Banana Republic
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

GECRB/Chevron
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

IC System
Attn: Bankruptcy
444 Highway 96 East; Po Box 64378
St. Paul, MN 55164

Internal Revenue Service
Attention : Bankruptcy
Mail Stop 1400S
1301 Clay Street
Oakland, CA 94612

Internal Revenue Service *
Attention : Bankruptcy
Mail Stop 1400S
1301 Clay Street
Oakland, CA 94612

Internal Revenue Service *
Attention : Bankruptcy
Attention : Kelila Callahan
185 Lennon Lane
Walnut Creek, CA 94598-2482

Internal Revenue Service 001
Attention : Bankruptcy
P.O. Box 105416
Atlanta, GA 30348-5416

Internal Revenue Service 002
Attention : Bankruptcy
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service 003
Attention : Bankruptcy
P.O. Box 24017
Fresno, CA 93776

Internal Revenue Service 004
Attention : Bankruptcy
Ogden, UT 84201-0030

J. Crew
Attention : Bankruptcy
c/o Comenity Bank
PO Box 182273
Columbus, OH 43218-2273

J. Crew
Attention : Bankruptcy
c/o Comenity Capital Bank
PO Box 183003
Columbus, OH 43218-3003

J.Jill Credit
Comenity Bank
Po Box 182125, Attn: Bankruptcy
Columbus, OH 43218

Jacob Collections Group
Attention : Bankruptcy
2623 West Oxford Loop
Oxford, MS 38655

Marin General Hospital
Attention : Bankruptcy
300A Drake's Landing
Suite 130
Greenbrae, CA 94904

Marin General Hospital 001
Attention : Bankruptcy
250 Bon Air Road
Greenbrae, CA 94904

Marin General Hospital 002
Attention : Bankruptcy
250 Bon Air Road
Greenbrae, CA 94904

Marin General Hospital 003
Attention : Bankruptcy
P.O. Box 45089
San Francisco, CA 94145

Marin General Hospital 004
Attention : Bankruptcy
100B Drakes Landing Road
Suite 250
Greenbrae, CA 94904

Midland Funding
8875 Aero Dr Ste 200
San Diego, CA 92123

National City Bank
Po Box 94982
Cleveland, OH 44101

Natonwide Credit Inc.
Attention : Bankruptcy
2002 Summit Boulevard
Suite 600
Atlanta, GA 30319

Natonwide Credit Inc.
P.O. Box 26314
Attention : Bankruptcy
Lehigh Valley, PA 18002

Natonwide Credit Inc.
Attention : Bankruptcy
1150 E UNIVERSITY DR
FIRST FLOOR
Tempe, AZ 85281-8438

Navient
Po Box 9500
Wilkes Barre, PA 18773

NCCS Inc.
Attention : Bankruptcy
P.O. Box 670
Santa Rosa, CA 95402

Nordstrom FSB
Attention: Account Services
Po Box 6566
Englewood, CO 80155

Ocwen Loan Servicing
Attention : Bankruptcy
P.O. Box 24738
West Palm Beach, FL 33416-4738

Ocwen Loan Servicing
Attention : Bankruptcy
1100 Virginia Drive, Suite 175
Fort Washington, PA 19034

Ocwen Loan Servicing
Attention : Bankruptcy
12650 Ingenuity Dr
Orlando, FL 32826

Ocwen Loan Servicing
Attention : Bankruptcy
P.O. Box 24737
West Palm Beach, FL 33416-4737

PNC Bank
Attention : Bankruptcy
P.O. Box 94982
Cleveland, OH 44101

PNC Bank
Attention : Bankruptcy
P.O. Box 5570
Mail Stop BR-YB-58-013
Cleveland, OH 44101-0570

Pnc Bank Na
Po Box 3180
Pittsburgh, PA 15230

Portfolio Recovery
Attn: Bankruptcy
Po Box 41067
Norfolk, VA 23541

Redwood Credit Union
Attention : Bankruptcy
3033 Cleveland Avenue
Santa Rosa, CA 95403

Redwood Credit Union
Po Box 6104
Santa Rosa, CA 95406

Redwood Credit Union *
Attention : Bankruptcy
3033 Cleveland Avenue
Santa Rosa, CA 95403

Redwood Credit Union 001
Attention : Bankruptcy
P.O. Box 6104
Santa Rosa, CA 95406

Redwood Credit Union 002
Attention : Bankruptcy
P.O. Box 60097
City of Industry, CA 91716

Redwood Credit Union c/o Roger Illsley
Attention : Bankruptcy
Perry Johnson Anderson Miller & Moskowitz
438 First Street, 4th Floor
Santa Rosa, CA 95404

RJM Acquisitions LLC
Attention : Bankruptcy
575 Underhill Blvd
Suite 224
Syosset, NY 11791

Sears
Sears/CBSD
Attention : Bankruptcy
P.O. Box 6189
Sioux Falls, SD 57117

Sears 001
Sears/cbsd
Attention : Bankruptcy
701 East 60th Street North
Sioux Falls, SD 57117

Sears 002
Attention : Bankruptcy
P.O. Box 183082
Columbus, OH 43218

Sears 003
Attention : Bankruptcy
P.O. Box 688957
Des Moines, IA 50368-8957

Sears/cbna
133200 Smith Rd
Cleveland, OH 44130

Sears/cbna
Po Box 6497
Sioux Falls, SD 57117

Special Default Services, Inc.
Attention : Bankruptcy
17100 Gillette Avenue
Irvine, CA 92614

State of California
Franchise Tax Board
Attention : Bankruptcy
P.O. Box 419001
Rancho Cordova, CA 95741-9001

State of California
Employment Development Department
Attention : Bankruptcy
MIC 92#
Sacramento, CA 94280

State of California 001
Department of Developmental Services
Attention : Bankruptcy
1600 Ninth Street
Sacramento, CA 95814

State of California 002
Department of Developmental Services
Attention : Bankruptcy
P.O. Box 944202
Sacramento, CA 94244-2020

State of California 003
Board of Equalization
Attention : Bankruptcy
P.O. Box 942879
Sacramento, CA 94279

State of California 004
Franchise Tax Board
Attention : Bankruptcy
P.O. Box 942867
Sacramento, CA 94267-0041

State of California 005
Franchise Tax Board
Attention : Bankruptcy
P.O. Box 2952
Sacramento, CA 95812-2952

State of California 006
Attention : Bankruptcy
Benefit Overpayment, Collections MIC 91
P.O. Box 826218
Sacramento, CA 94230-6218

State of California 007
Franchise Tax Board
Bankruptcy Section MS A340
P.O. Box 2952
Sacramento, CA 95812-2952

State of California 008
Employment Development Department
Attention : Bankruptcy
P.O. Box 826806
Sacramento, CA 94230-6218

State of California 009
Employment Development Department
Attention : Bankruptcy
P.O. Box 826215
Sacramento, CA 94230-6215

State of California 010
Employment Development Department
Attention : Bankruptcy
P.O. Box 989061
West Sacramento, CA 95798

Syncb/gap
Po Box 965005
Orlando, FL 32896

Target
Attention : Bankruptcy
P.O. Box 59317
Minneapolis, MN 55449-0317

Target 001
Po Box 9475
Attention : Bankruptcy
Minneapolis, MN 55440

Target 002
Recovery Services
Attention : Bankruptcy
P.O. Box 30171
Tampa, FL 33633

Target 003
Target National Bank
Attention : Bankruptcy
P.O. Box 660170
Dallas, TX 75266-2851

Target Credit Card (TC)
C/O Financial & Retail Services
Mailstop BT P.O. Box 9475
Minneapolis, MN 55440

Third Eye Trust
Attention : Bankruptcy
3333 Bowers Avenue
Suite 130
Santa Clara, CA 95054

Volkswagen
VW Credit Inc.
Attention : Bankruptcy
3800 Hamlin Road
Auburn Hills, MI 48325

Volkswagen 001
Volkswagen Credit
Attention : Bankruptcy
P.O. Box 49359
San Jose, CA 95161-9359

Volkswagen 002
Volkswagen Credit Inc
Attention : Bankruptcy
1401 Franklin Blvd
Libertyville, IL 60048

Volkswagen Credit Inc
National Bankruptcy Services
9441 Lbj Freeway, Suite 250
Dallas, TX 75241

Wachovia Mortgage/World Savings and Loan
Attn: Bankruptcy Dept. (T7419-015)
Po Box 659558
San Antonio, TX 78265

Wells Fargo Bank
Wells Fargo Financial
Attention : Bankruptcy
4137 121st Street
Urbendale, IA 50323

Wells Fargo Bank
Wells Fargo Home Mortgage
Attention : Bankruptcy
P.O. Box 10335
Des Moines, IA 50306

Wells Fargo Bank
Wells Fargo Bank NA
Attention : Bankruptcy
P.O. Box 5058
Portland, OR 97208-5058

Wells Fargo Bank 001
WFS Financial/Wachovia Dealer Services
Attention : Bankruptcy
P.O.Box 1697
Winterville, NC 28590-1697

Wells Fargo Bank 002
Attention : Bankruptcy
P.O. Box 54349
Los Angeles, CA 90054-0349

Wells Fargo Bank 003
Attention : Bankruptcy
55 Standish Court
Suite 400
Mississauga, Ontario

Wells Fargo Bank 004
Attention : Bankruptcy
Safe Deposit Box Operations
P.O. Box 173793
Denver, CO 80217

Wells Fargo Bank 005
Attention : Bankruptcy
P.O. Box 60510
Los Angeles, CA 90060

Wells Fargo Bank 006
Attention : Bankruptcy
P.O. Box 5058
Portland, OR 97208

Wells Fargo Bank 007
Attention : Bankruptcy
P.O. Box 4233
Portland, OR 97208-4233

Wells Fargo Bank 008
Attention : Bankruptcy
Home Equity Payment Processing
P.O. Box 31557, MAC B6955-01B
Billings, MT 59107-9900

Wells Fargo Bank 009
Attention : Bankruptcy
6465 Almaden Expressway
San Jose, CA 95120-2901

Wells Fargo Bank 010
Attention : Card Services, Recovery Dept
Attention : Bankruptcy
P.O. Box 9210
Des Moines, IA 50306

Wells Fargo Bank 011
Wells Fargo Bank NA
Attention : Bankruptcy
P.O. Box 54780
Los Angeles, CA 90054-0780

Wells Fargo Bank 012
Wells Fargo Bank NA
Attention : Bankruptcy
2324 Overland Drive
Billings, MT 59102-6401

Wells Fargo Bank 013
Wells Fargo Bank NA
Attention : Bankruptcy
P.O. Box 515485
Los Angeles, CA 90051

Wells Fargo Bank 014
Attention : Card Services
Attention : Bankruptcy
P.O. Box 3696
Portland, OR 97208-3696

Wells Fargo Bank 015
Wells Fargo Credit Cards
Attention : Bankruptcy
P.O. Box 30086
Los Angeles, CA 90030

Wells Fargo Bank 016
Wells Fargo Financial
Attention : Bankruptcy
800 Walnut Street
Des Moines, IA 50309-3605

Wells Fargo Bank 017
Wells Fargo Financial
Attention : Bankruptcy
P.O. Box 98784
Las Vegas, NV 89193-8784

Wells Fargo Bank 019
Wells Fargo Financial
Attention : Bankruptcy
P.O. Box 14433
Des Moines, IA 50306-4433

Wells Fargo Bank 020
Wells Fargo Financial
Attention : Bankruptcy
P.O. Box 5943
Sioux Falls, SD 57117-5943

Wells Fargo Bank 021
Wachovia Mortgage
Attention : Bankruptcy
P.O. Box 659558
San Antonio, TX 78265

Wells Fargo Bank 023
Attention : Bankruptcy
4101 Wiseman Blvd
San Antonio, TX 78251

Wells Fargo Bank 024
Wachovia Mortgage
Attention : Bankruptcy
P.O. Box 60505
City of Industry, CA 91716

Wells Fargo Bank 026
WFNNB/Victorias Secret
Attention : Bankruptcy
220 West Schrock Road
Westerville, OH 43081

Wells Fargo Bank 027
WFNNB/Woman
Attention : Bankruptcy
P.O. Box 182273
Columbus, OH 43218

Wells Fargo Bank 028
WFS Financial/Wachovia Dealer Services
Attention : Bankruptcy
P.O. Box 19657
Irvine, CA 92623-9657

World Financial Network National Bank *

Attention : Bankruptcy
P.O. Box 182124
Columbus, OH 43218

World Financial Network National Bank 01
Attention : Bankruptcy
P.O. Box 659584
San Antonio, TX 78265

World Financial Network National Bank 01
Attention : Bankruptcy
P.O. Box 659704
San Antonio, TX 78265

World Financial Network National Bank 02
Attention : Bankruptcy
P.O. Box 182125
Columbus, OH 43218-2125

zz California Service Bureau 003
Department 754
P.O. Box 4115
Attention : Bankruptcy
Concord, CA 94524

zz Jacob Collections Group 001
Attention : Bankruptcy
P.O. Box 948
Oxford, MS 38655

zz Midland Credit Management *
Attention : Bankruptcy
P.O. Box 60578
Los Angeles, CA 90060

zz North Coast Collection Service *
Attention : Bankruptcy
P.O. Box 670
Santa Rosa, CA 95402

zz Portfolio Recovery Associates *
Attention : Bankruptcy
140 Corporate Boulevard
Norfolk, VA 23502

zz Portfolio Recovery Associates 001
Attention : Bankruptcy
P.O. Box 12914
Norfolk, VA 23541

zz Portfolio Recovery Associates 002
Attention : Bankruptcy
120 Corporate Boulevard
Suite 1
Norfolk, VA 23502

zz Portfolio Recovery Associates 003
Attention : Bankruptcy
P.O. Box 12903
Norfolk, VA 23541